

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-26834-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Guzman  
19 High Street  
Wayne, NJ 07470

Joanna Jerez  
aka Joanna Guzman, dba Joanna's Closet  
19 High Street  
Wayne, NJ 07470

Social Security No.:

xxx-xx-1025

xxx-xx-8081

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 21, 2017.

On 1/30/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: March 7, 2018  
Time: 09:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 31, 2018

JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Daniel Guzman  
 Joanna Jerez  
 Debtors

Case No. 16-26834-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 87

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db/jdb  
 aty +Daniel Guzman, Joanna Jerez, 19 High Street, Wayne, NJ 07470-4714  
 +Joshua I Goldman, KML Law Group P.C., 216 Haddon Ave., Ste. 406,  
 Westmont, NJ 08108-2812  
 cr +First Niagara Bank, N.A., Saldutti Law Group, 800 N. Kings Highway, Suite 300,  
 Cherry Hill, NJ 08034-1511  
 cr +TD Auto Finance LLC, C/O Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Rd,  
 Latham, NY 12110-2100  
 516370868 +AMC A Collection Agency, 4 Westchester Plaza, Ste. 110, Elmsford, NY 10523-1615  
 516370864 +Aa Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240  
 516370867 +Ambulatory Anesthesia Physicians, 2 Parkway Center, Pittsburgh, PA 15220-3510  
 516370873 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
 516370904 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, Processing Center, Des Moines, IA 50364-0500)  
 516370870 +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
 516370871 +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 516370875 +Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258,  
 Salt Lake City, UT 84130-0258  
 516439635 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516370878 +Capital One Na, Po Box 26625, Richmond, VA 23261-6625  
 516370877 +Capital One Na, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258  
 516370879 Celantano, Stadtmauer & Walentowicz,, 1095 Route 46 East, P.O. Box 2594,  
 Clifton, NJ 07015-2594  
 516370882 +Children's Specialized Hospital, 150 New Providence Road, Mountainside, NJ 07092-2590  
 516370881 Children's Specialized Hospital, PO Box 15391, Newark, NJ 07192-5391  
 516370883 +Clara Maas Hospital, 1 Clara Maas Drive, Belleville, NJ 07109-3557  
 516370887 +Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789  
 516370886 Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218  
 516370898 +Evergreen Emergency, 1 Bay Avenue, Montclair, NJ 07042-4837  
 516370900 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104  
 516370901 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 516370902 +Geneva Burns, 494 Broad Street, Newark, NJ 07102-3229  
 516592058 +Hackensack Anesthesiology Associates, P.A., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 516370903 +Hackensack University Hospital, 30 Prospect Avenue, Hackensack, NJ 07601-1915  
 516589553 +Imaging Subspecialist North Jersey, Attn: Americollect Inc., PO Box 1566,  
 Manitowoc, WI 54221-1566  
 516370905 +James & Annette Franklin, 175 Franklin Avenue # 201, Nutley, NJ 07110-2973  
 516370906 +KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 516370910 +LCA Collections, P.O. Box 15519, Savannah, GA 31416-2219  
 516370909 +Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240  
 516370911 +MCS Claim Services Inc., 123 Frost St, Suite 150, Westbury, NY 11590-5027  
 516370912 +Meridian Bank, 92 Lancaster Ave, Devon, PA 19333-1378  
 516370913 +Montclair Radiology, 1140 Bloomfield Avenue, Caldwell, NJ 07006-7126  
 516602681 Montclair Radiology, Attn: CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750  
 516602686 Mountainside Hospital, Attn: CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750  
 516370919 +Progressive, c/o Credit Collection, 3550 E. Rosser Avenue, P.O. Box 778,  
 Bismarck, ND 58502-0778  
 516370920 +Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191  
 516370921 Schacter Portney, LLC, 3490 US-1, Princeton, NJ 08540  
 516370922 +Select Anesthesia, 1075 Kingwood Drive, Ste. 105, Kingwood, TX 77339-3000  
 516370925 +St. Joseph Healthcare, 703 Main Street, Paterson, NJ 07503-2691  
 516705321 +TD Auto Finance LLC, Trustee Payment Department, PO Box 16041, Lewiston, ME 04243-9523  
 516459441 +TD Auto Finance LLC, 30 Montgomery St., Ste. 1205, Jersey City, NJ 07302-3835  
 516698103 +TD Auto Finance LLC, Attn: Michael E. Blaine, 30 Montgomery St., Ste. 1205,  
 Jersey City, NJ 07302-3835  
 516370926 +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223  
 516370927 The Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736  
 516370928 +Thrift Investment Corp, 720 King Georges Post Rd, Fords, NJ 08863-1985  
 516370929 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 516370930 +Visa Dept Store National Bank, Po Box 8218, Mason, OH 45040-8218  
 516370933 +Wells Fargo Education Financial Services, Po Box 84712, Sioux Falls, SD 57118-4712  
 516370932 +Wells Fargo Education Financial Services, Wells Fargo Bank, Po Box 5185,  
 Sioux Falls, SD 57117-5185

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 31 2018 22:50:30 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 31 2018 22:50:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516370869 E-mail/Text: ebn@americollect.com Jan 31 2018 22:50:37 Americollect Inc, Po Box 1566,  
 Manitowoc, WI 54221

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 87

Date Rcvd: Jan 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516559083 E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 31 2018 22:56:19  
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

516370876 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 31 2018 22:56:36  
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864

516370880 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 31 2018 22:50:21 Certified Credit,  
P.O. Box 336, Raritan, NJ 08869-0336

516370884 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 31 2018 22:50:50 Colonial Savings & Loa,  
Attn Bankruptcy, 2626 W Freeway Bldg B, Fort Worth, TX 76102-7109

516370885 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 31 2018 22:50:50 Colonial Savings & Loa,  
2600 West Fwy, Fort Worth, TX 76102-7109

516596670 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 31 2018 22:50:50 Colonial Savings F.A.,  
2626 W FWY, Fort Worth, TX 76102-7109

516370888 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 31 2018 22:51:14  
Credit Collections Svc, PO Box 773, Needham, MA 02494-0918

516370889 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 31 2018 22:51:14  
Credit Collections Svc, PO Box 607, Norwood, MA 02062-0607

516370890 +E-mail/PDF: creditonebknnotifications@resurgent.com Jan 31 2018 22:45:52 Credit One Bank Na,  
PO Box 98873, Las Vegas, NV 89193-8873

516370892 +E-mail/PDF: creditonebknnotifications@resurgent.com Jan 31 2018 22:56:21 Credit One Bank Na,  
PO Box 98875, Las Vegas, NV 89193-8875

516370891 +E-mail/PDF: creditonebknnotifications@resurgent.com Jan 31 2018 22:56:20 Credit One Bank Na,  
585 Pilot Road, Las Vegas, NV 89119-3619

516370894 E-mail/Text: mrdiscen@discover.com Jan 31 2018 22:49:53 Discover Financial, PO Box 15316,  
Wilmington, DE 19850

516381192 E-mail/Text: mrdiscen@discover.com Jan 31 2018 22:49:53 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516370893 +E-mail/Text: mrdiscen@discover.com Jan 31 2018 22:49:53 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025

516370896 +E-mail/Text: bankruptcies@escallate.com Jan 31 2018 22:49:50 Escallate LLC,  
5200 Stoneham Rd, North Canton, OH 44720-1584

516370895 +E-mail/Text: bankruptcies@escallate.com Jan 31 2018 22:49:50 Escallate LLC,  
Attn:Bankruptcy, 5200 Stoneham Rd Ste 200, North Canton, OH 44720-1584

516370897 +E-mail/Text: ebn@phoenixphysicians.com Jan 31 2018 22:50:39 Evergreen Emergency,  
Solutions PC, P.O. Box 935175, Atlanta, GA 31193-5175

516370899 E-mail/Text: fnb.bk@fnfg.com Jan 31 2018 22:50:48 First Niagara Bank, 6950 S Transit Rd,  
Lockport, NY 14094

516432112 E-mail/Text: fnb.bk@fnfg.com Jan 31 2018 22:50:48 First Niagara Bank, N.A.,  
6950 South Transit Road, PO Box 514, Lockport NY 14095-0514

516370908 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 31 2018 22:49:55 Kohls/Capital One,  
PO Box 3115, Milwaukee, WI 53201-3115

516370907 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 31 2018 22:49:55 Kohls/Capital One,  
PO Box 3120, Milwaukee, WI 53201-3120

516553976 E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 31 2018 22:56:19  
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516370915 +E-mail/PDF: cbp@onemainfinancial.com Jan 31 2018 22:45:58 Onemain Financial/Citifinancial,  
PO Box 499, Hanover, MD 21076-0499

516370914 +E-mail/PDF: cbp@onemainfinancial.com Jan 31 2018 22:45:48 Onemain Financial/Citifinancial,  
6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198

516370916 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2018 22:56:54  
Portfolio Recovery, PO Box 41067, Norfolk, VA 23541

516370918 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2018 23:07:50  
Portfolio Recovery Assoc., P.O. Box 12914, Norfolk, VA 23541

516594258 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2018 22:56:53  
Portfolio Recovery Associates, LLC, c/o One main Financial, POB 41067, Norfolk VA 23541

516586817 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2018 22:56:53  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

516370924 +E-mail/Text: bankruptcy@senexco.com Jan 31 2018 22:49:49 Senex Services Corp,  
333 Founders Rd, Indianapolis, IN 46268

516370923 +E-mail/Text: bankruptcy@senexco.com Jan 31 2018 22:49:49 Senex Services Corp,  
3333 Founders Rd, 2nd Floor, Indianaoplis, IN 46268

516370931 +E-mail/Text: collect@williamsalexander.com Jan 31 2018 22:50:16 Waassociates, PO Box 2148,  
Wayne, NJ 07474-2148

516370934 +E-mail/Text: collect@williamsalexander.com Jan 31 2018 22:50:17  
Williams Alexander & Associates, 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516370872\* +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516370865 ###+ACB Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350  
516370866 ###+ACB Receivables Management, 19 Main St, Asbury Park, NJ 07712-7012  
516370874 ###+Capital One, PO Box 5253, Carol Stream, IL 60197-5253  
516370917 ###+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 1, ## 4

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 87

Date Rcvd: Jan 31, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings F.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Clifford B. Frish on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Clifford B. Frish on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Colonial Savings F.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Emmanuel J. Argentieri on behalf of Creditor Key Bank, N.A. bk@rgalegal.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Joint Debtor Joanna Jerez yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Mark Goldman on behalf of Debtor Daniel Guzman yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;mpreston@schillerknapp.com  
Rebecca K. McDowell on behalf of Creditor First Niagara Bank, N.A. rmcdowell@slgcollect.com  
Richard James Tracy, III on behalf of Creditor TD Auto Finance LLC rtracy@schillerknapp.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com  
Robert L. Saldutti on behalf of Creditor First Niagara Bank, N.A. rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com;kcollins@slgcollect.com

TOTAL: 14